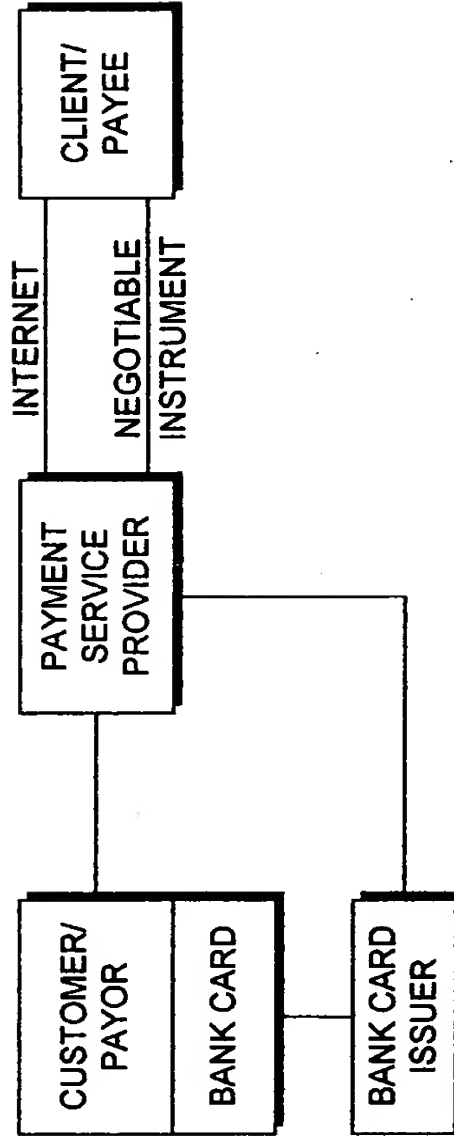
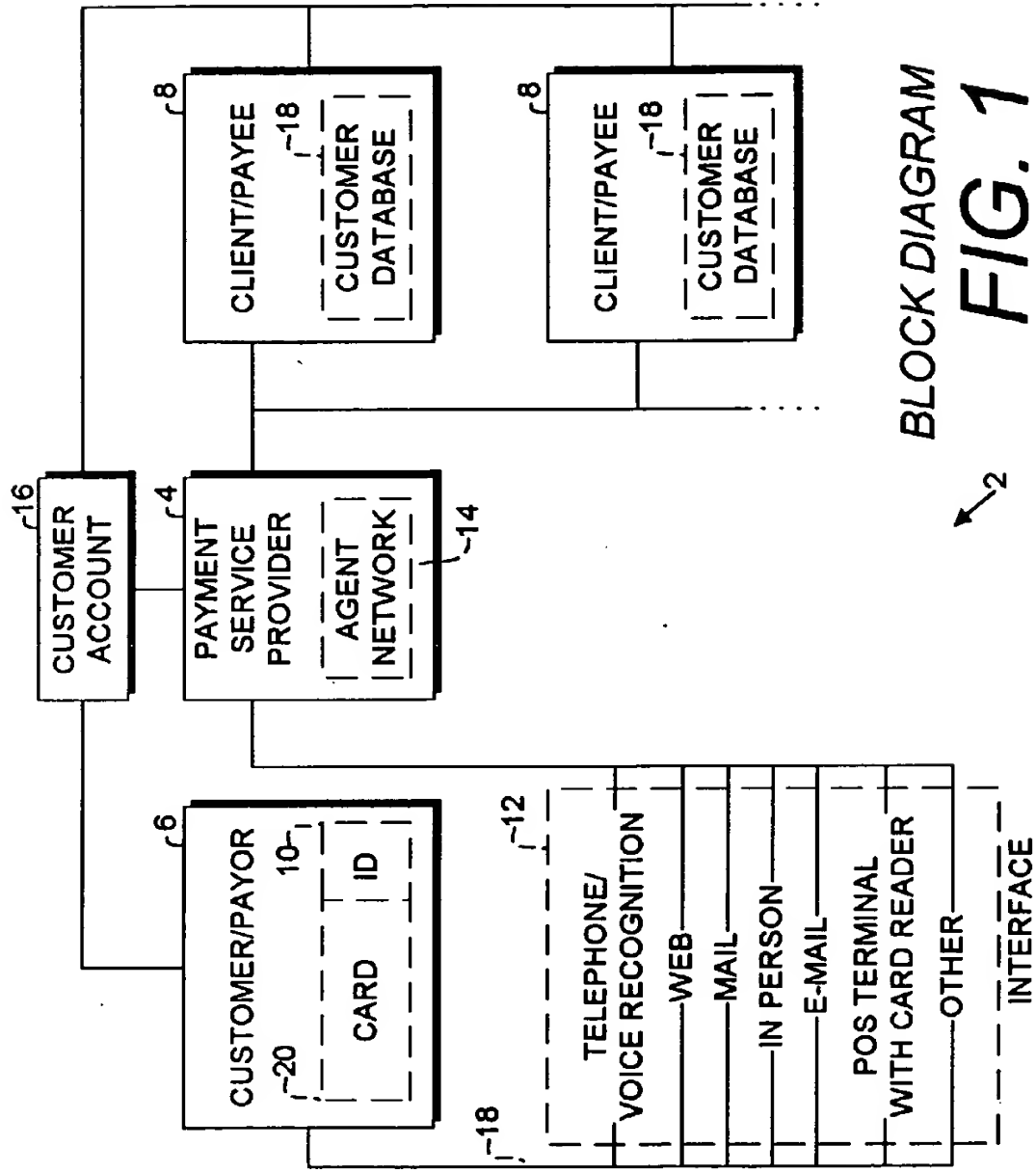


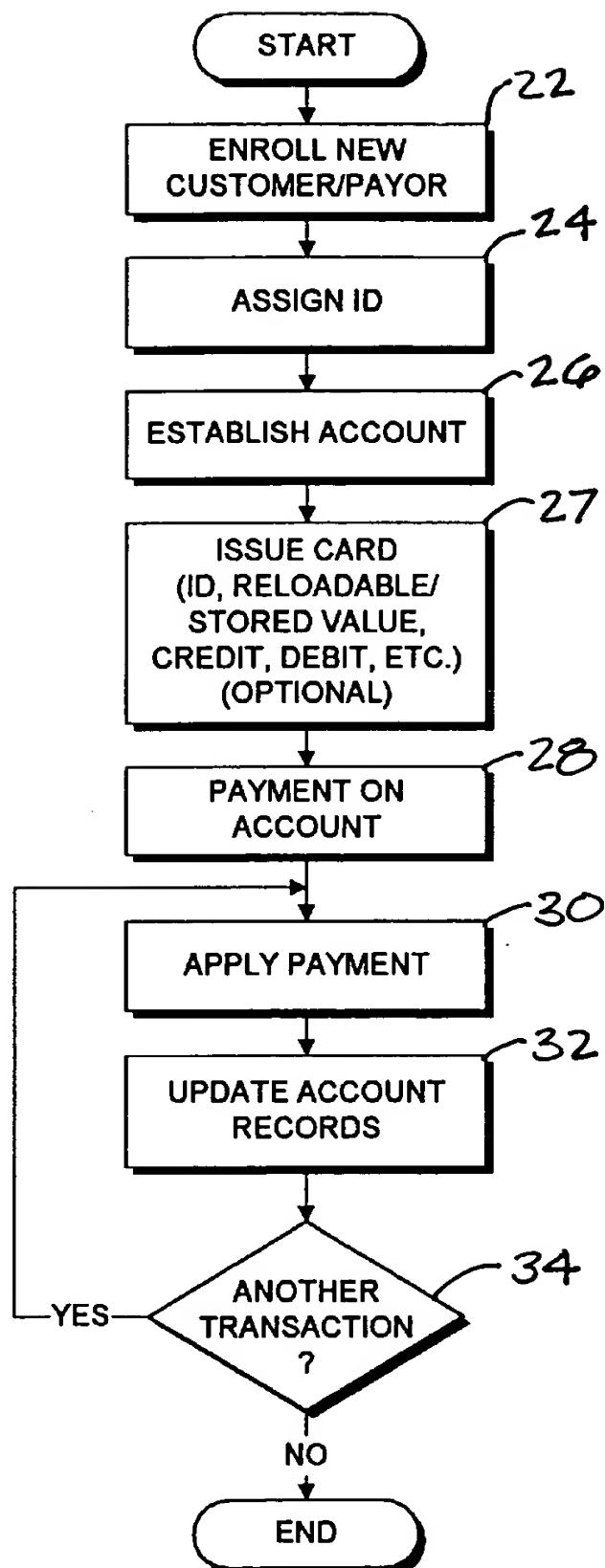
FORM 2500000



PRIOR ART
("QUICK COLLECT" SERVICE)

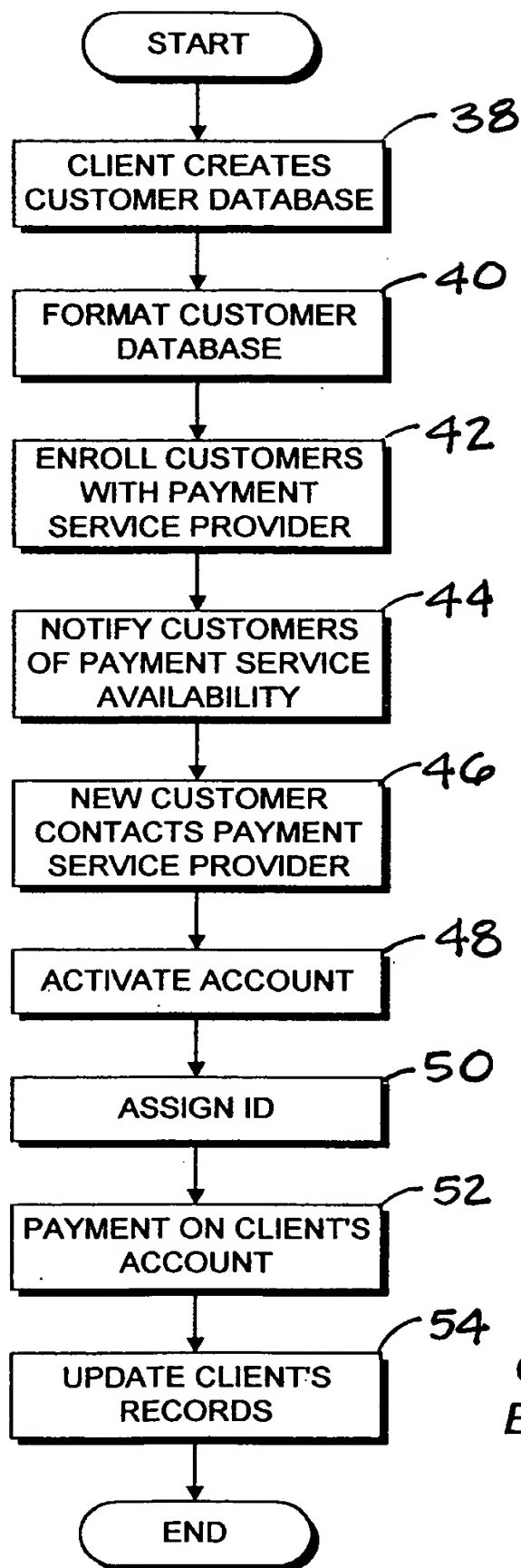


BLOCK DIAGRAM
FIG. 1



PAYMENT
FLOW CHART
FIG. 2

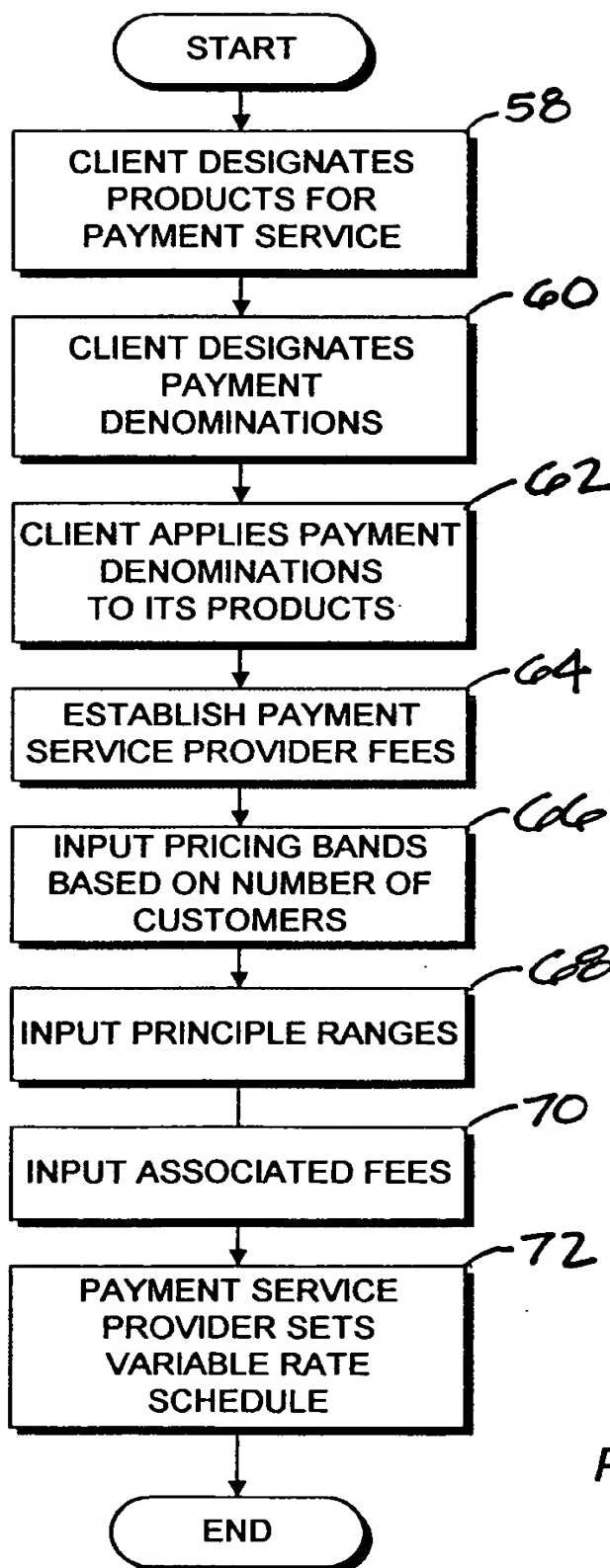
FIG. 3



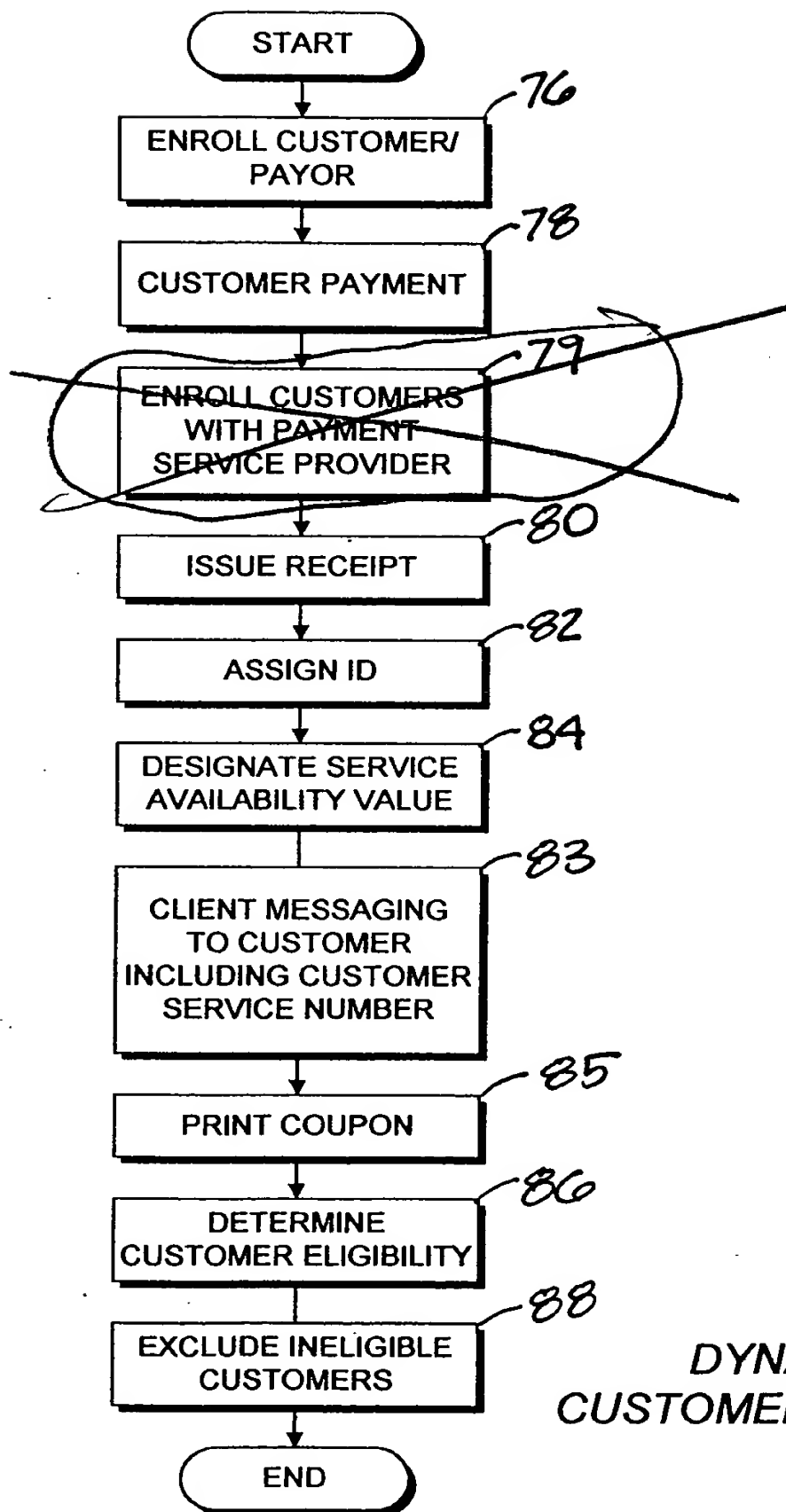
CLIENT CUSTOMER
BASE ENROLLMENT

FIG.3

| Year | Age | Sex | Height (cm) | Weight (kg) | Body Mass Index (kg/m ²) | Waist Circumference (cm) | Hip Circumference (cm) | Waist-Hip Ratio |
|------|-----|-----|-------------|-------------|--------------------------------------|--------------------------|------------------------|-----------------|
| 1990 | 18 | M | 175 | 75 | 24.2 | 85 | 95 | 0.89 |
| 1991 | 19 | M | 178 | 80 | 25.1 | 88 | 98 | 0.90 |
| 1992 | 20 | M | 180 | 85 | 26.0 | 90 | 100 | 0.90 |
| 1993 | 21 | M | 182 | 90 | 26.9 | 92 | 102 | 0.90 |
| 1994 | 22 | M | 185 | 95 | 27.8 | 95 | 105 | 0.90 |
| 1995 | 23 | M | 188 | 100 | 28.7 | 98 | 108 | 0.90 |
| 1996 | 24 | M | 190 | 105 | 29.6 | 100 | 110 | 0.91 |
| 1997 | 25 | M | 192 | 110 | 30.5 | 102 | 112 | 0.91 |
| 1998 | 26 | M | 195 | 115 | 31.4 | 105 | 115 | 0.91 |
| 1999 | 27 | M | 198 | 120 | 32.3 | 108 | 118 | 0.91 |
| 2000 | 28 | M | 200 | 125 | 33.2 | 110 | 120 | 0.92 |
| 2001 | 29 | M | 202 | 130 | 34.1 | 112 | 122 | 0.92 |
| 2002 | 30 | M | 205 | 135 | 35.0 | 115 | 125 | 0.92 |
| 2003 | 31 | M | 208 | 140 | 35.9 | 118 | 128 | 0.92 |
| 2004 | 32 | M | 210 | 145 | 36.8 | 120 | 130 | 0.92 |
| 2005 | 33 | M | 212 | 150 | 37.7 | 122 | 132 | 0.92 |
| 2006 | 34 | M | 215 | 155 | 38.6 | 125 | 135 | 0.92 |
| 2007 | 35 | M | 218 | 160 | 39.5 | 128 | 138 | 0.92 |
| 2008 | 36 | M | 220 | 165 | 40.4 | 130 | 140 | 0.93 |
| 2009 | 37 | M | 222 | 170 | 41.3 | 132 | 142 | 0.93 |
| 2010 | 38 | M | 225 | 175 | 42.2 | 135 | 145 | 0.93 |
| 2011 | 39 | M | 228 | 180 | 43.1 | 138 | 148 | 0.93 |
| 2012 | 40 | M | 230 | 185 | 44.0 | 140 | 150 | 0.93 |
| 2013 | 41 | M | 232 | 190 | 44.9 | 142 | 152 | 0.93 |
| 2014 | 42 | M | 235 | 195 | 45.8 | 145 | 155 | 0.93 |
| 2015 | 43 | M | 238 | 200 | 46.7 | 148 | 158 | 0.93 |
| 2016 | 44 | M | 240 | 205 | 47.6 | 150 | 160 | 0.93 |
| 2017 | 45 | M | 242 | 210 | 48.5 | 152 | 162 | 0.93 |
| 2018 | 46 | M | 245 | 215 | 49.4 | 155 | 165 | 0.93 |
| 2019 | 47 | M | 248 | 220 | 50.3 | 158 | 168 | 0.93 |
| 2020 | 48 | M | 250 | 225 | 51.2 | 160 | 170 | 0.93 |
| 2021 | 49 | M | 252 | 230 | 52.1 | 162 | 172 | 0.93 |
| 2022 | 50 | M | 255 | 235 | 53.0 | 165 | 175 | 0.93 |
| 2023 | 51 | M | 258 | 240 | 53.9 | 168 | 178 | 0.93 |
| 2024 | 52 | M | 260 | 245 | 54.8 | 170 | 180 | 0.93 |
| 2025 | 53 | M | 262 | 250 | 55.7 | 172 | 182 | 0.93 |
| 2026 | 54 | M | 265 | 255 | 56.6 | 175 | 185 | 0.93 |
| 2027 | 55 | M | 268 | 260 | 57.5 | 178 | 188 | 0.93 |
| 2028 | 56 | M | 270 | 265 | 58.4 | 180 | 190 | 0.93 |
| 2029 | 57 | M | 272 | 270 | 59.3 | 182 | 192 | 0.93 |
| 2030 | 58 | M | 275 | 275 | 60.2 | 185 | 195 | 0.93 |
| 2031 | 59 | M | 278 | 280 | 61.1 | 188 | 198 | 0.93 |
| 2032 | 60 | M | 280 | 285 | 62.0 | 190 | 200 | 0.93 |
| 2033 | 61 | M | 282 | 290 | 62.9 | 192 | 202 | 0.93 |
| 2034 | 62 | M | 285 | 295 | 63.8 | 195 | 205 | 0.93 |
| 2035 | 63 | M | 288 | 300 | 64.7 | 198 | 208 | 0. |

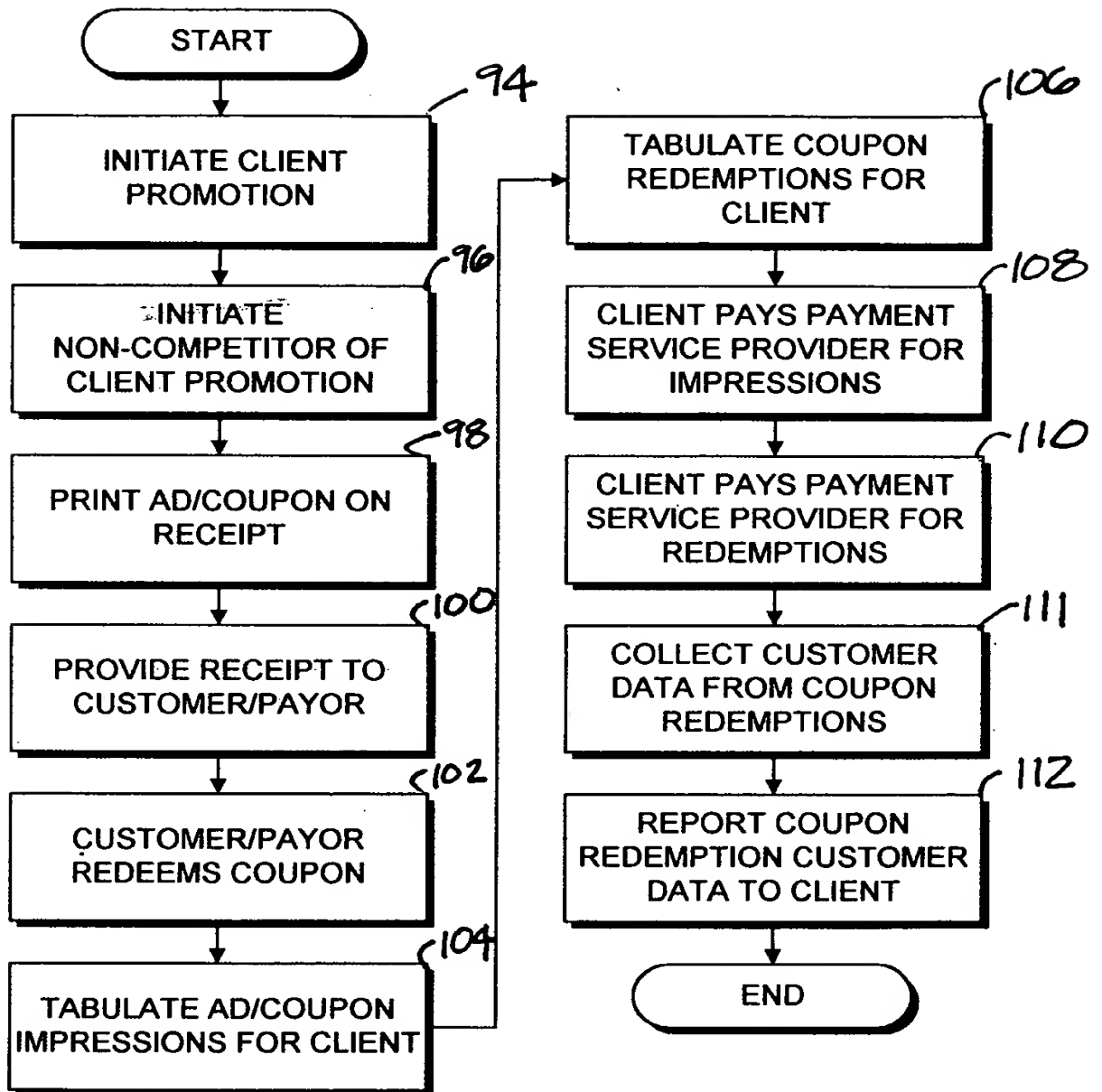


**PAYMENT
PARAMETERS
FIG.4**

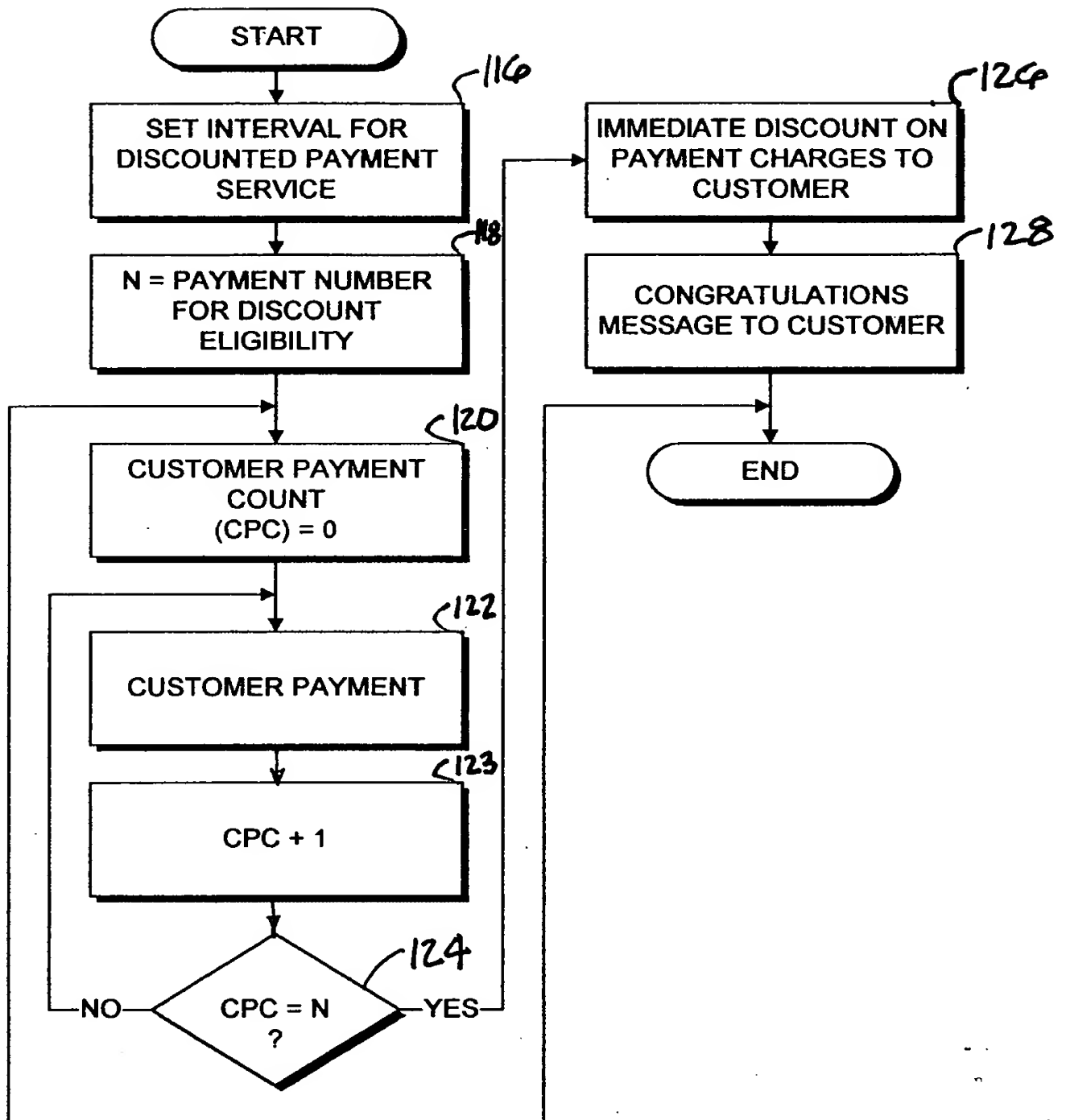


DYNAMIC CLIENT/
CUSTOMER INTERFACE

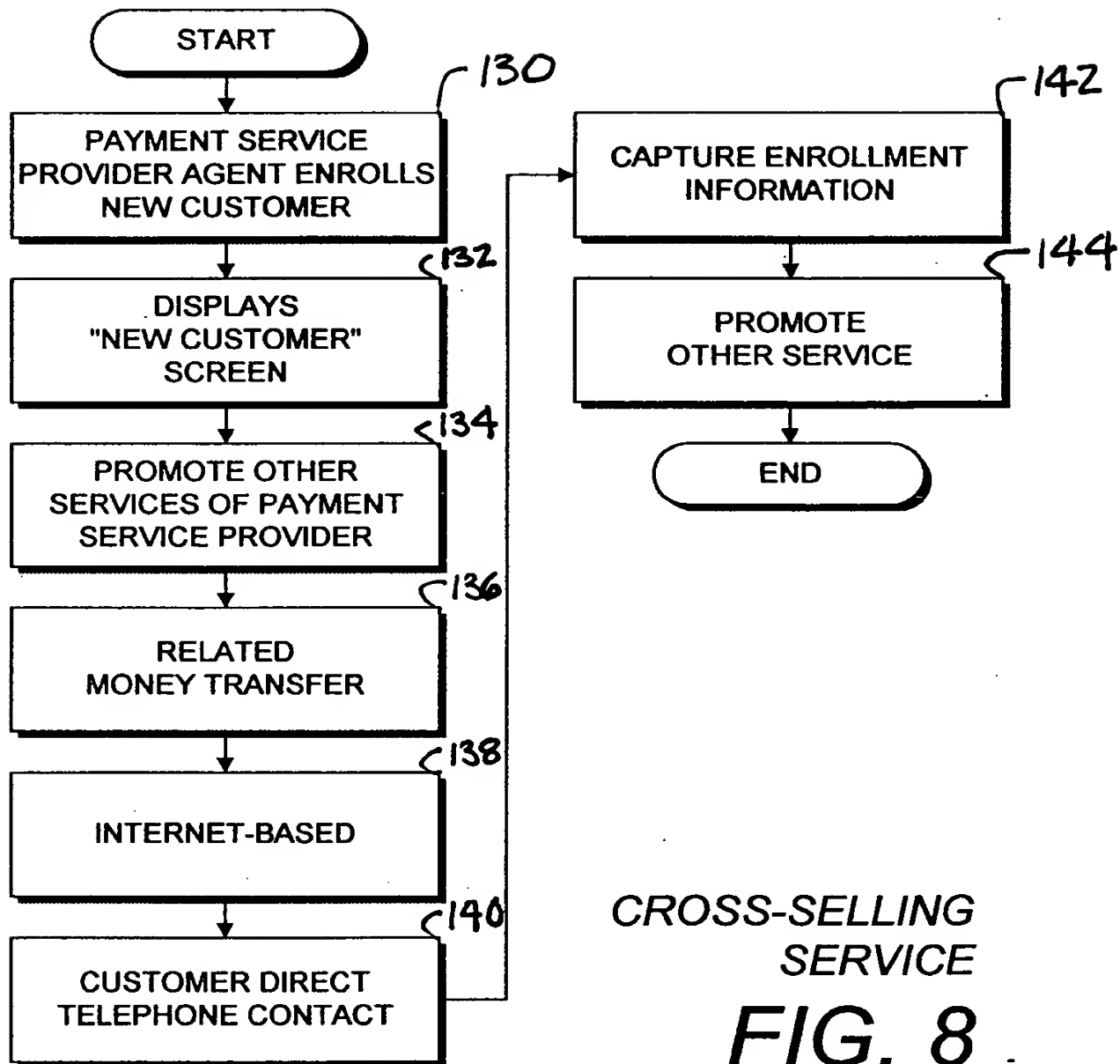
FIG.5



ADVERTISING/COUPON
ON RECEIPT
FIG. 6



AUTOMATIC REPEAT
CUSTOMER DISCOUNT
FIG. 7



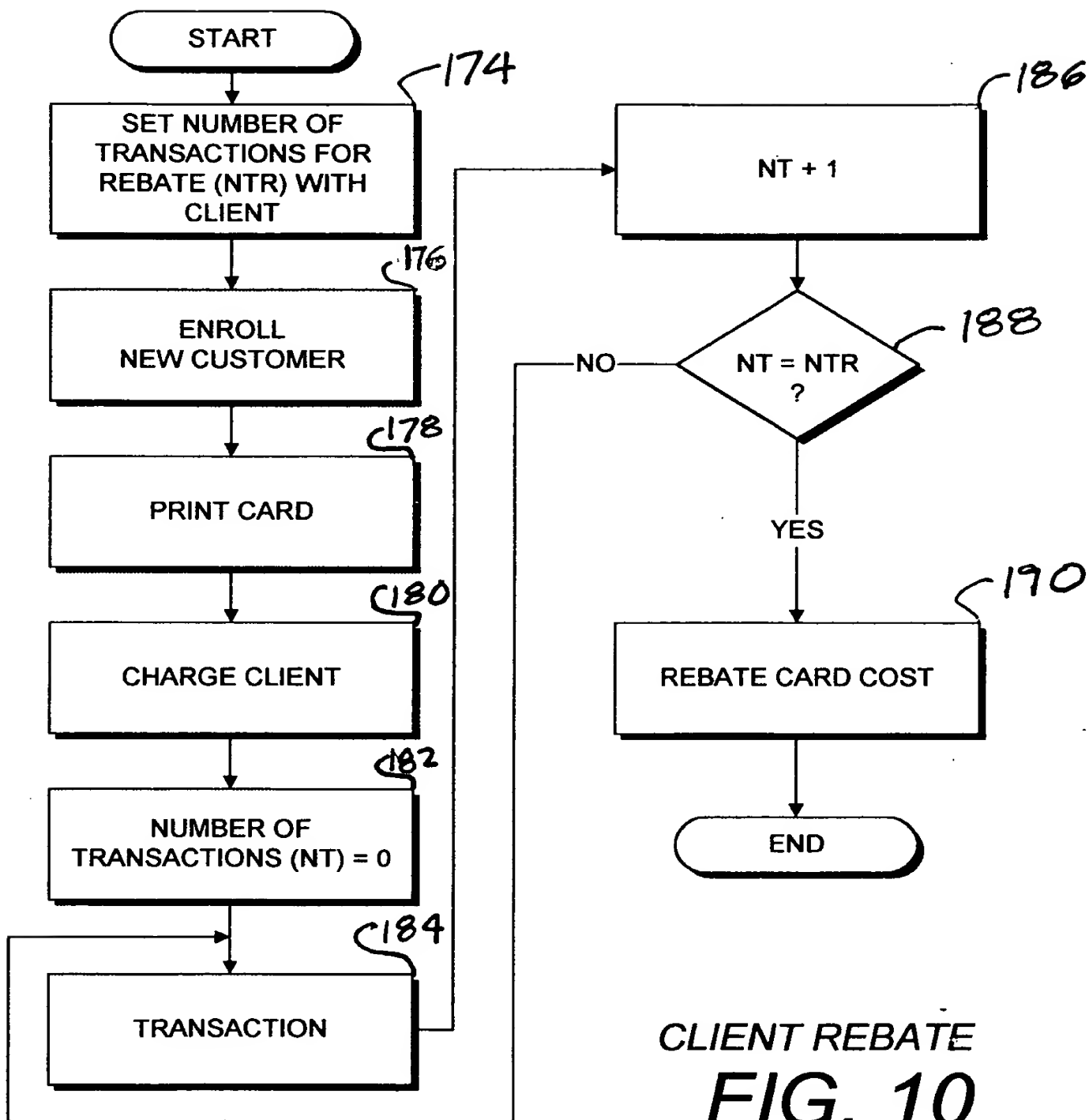
CROSS-SELLING
SERVICE
FIG. 8

```

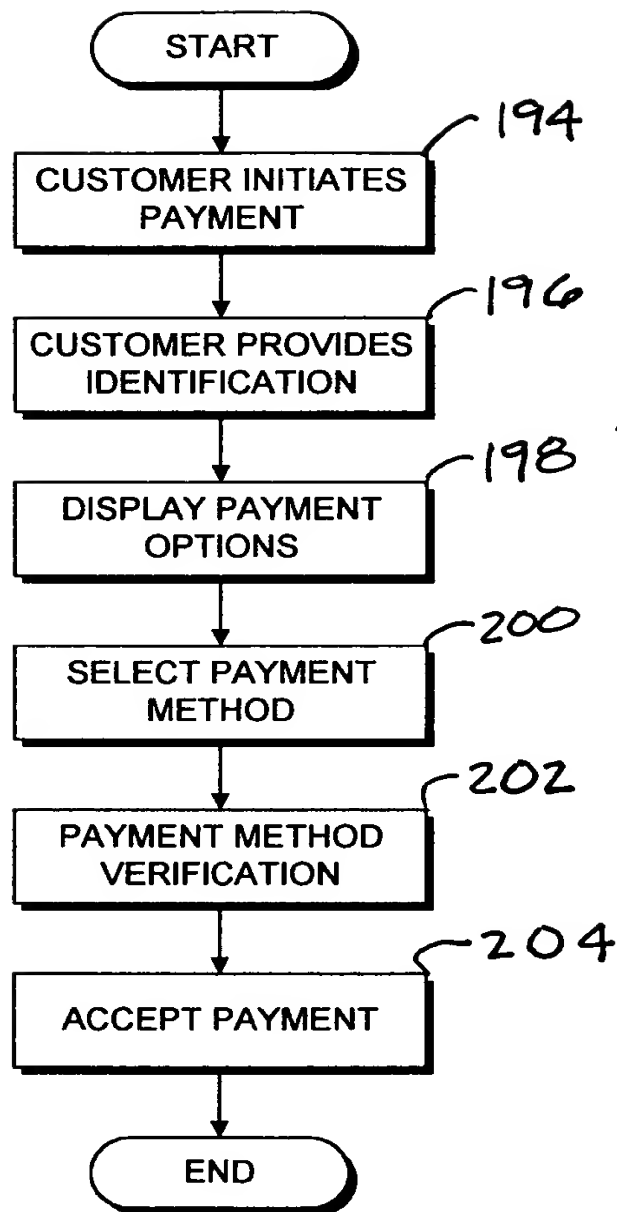
graph TD
    START([START]) --> 48[CLIENT PROVIDES CARD CONFIGURATION]
    48 --> 150[ID/"TRAP" FIRST OR OTHER SPECIAL TRANSACTION]
    150 --> 152[INITIATE ACCOUNT TRANSACTION COUNTER]
    152 --> 154[LOG FIRST TRANSACTION]
    154 --> 156[LOG LAST TRANSACTION]
    156 --> 158[RUNNING LOG OF TIME ELAPSED SINCE LAST TRANSACTION = INACTIVITY PERIOD]
    158 --> 160{INACTIVITY PERIOD > MAX ?}
    160 -- YES --> 162[RETIRE ACCOUNT]
    160 -- NO --> 164[TRACK TRANSACTION RECURRENCES]
    162 --> 164
    164 --> 166[MONITOR RETENTION]
    166 --> 168[METER FUTURE MARKETING AND REBATE PROGRAMS]
    168 --> 170[MARKET RECORDS TO CLIENT AS ADJUNCT TO CUSTOMER DATABASE]
    170 --> END([END])

```

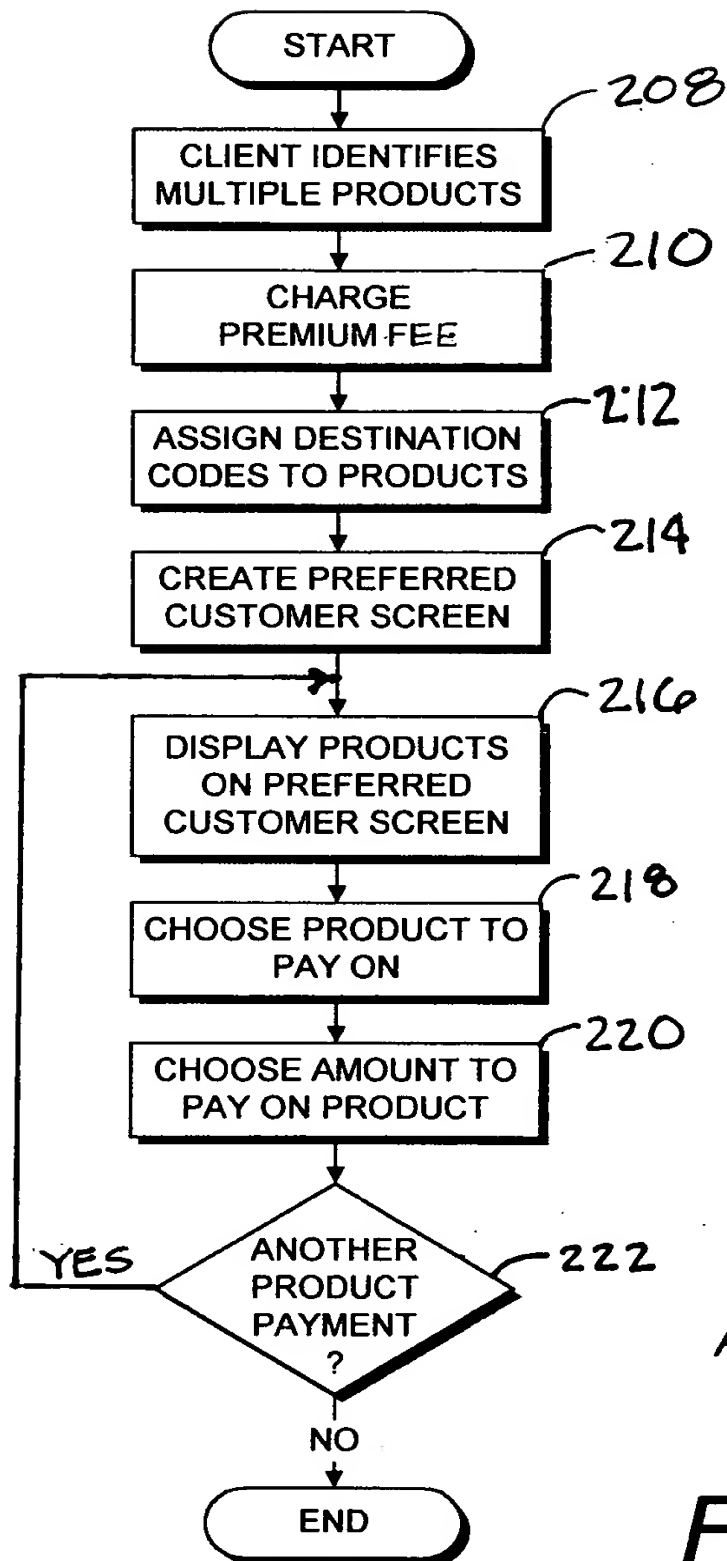
TRANSACTION METERING
FIG. 9



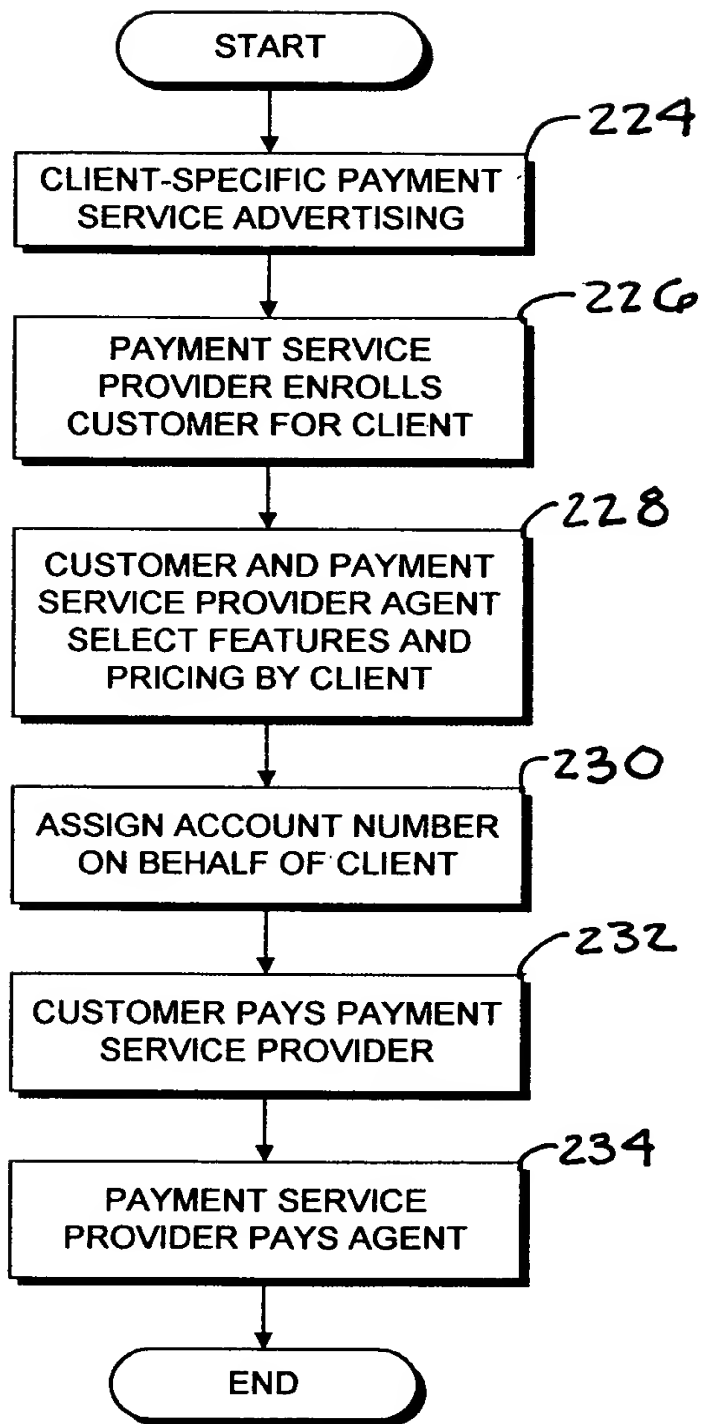
CLIENT REBATE
FIG. 10



ALTERNATIVE PAYMENT METHODS
FIG. 11



ADDITIONAL
PRODUCT
SUPPORT
FIG. 12



CLIENT-SPECIFIC ENROLLMENT
FIG. 13